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ABSTRACT

In a study using qualitative and quantitative indicators to measure adjustment to retirement, it was proposed that people come to understand who they are in relation to the other social objects in their environment, including other persons. The study sample was comprised of 12 retired and 12 nonretired persons, all within about 18 months of their retirement date. Data were collected during interviews with the subjects and with a battery of paper and pencil instruments that measured self concept, significant others, communication networks, the quality and quantity of retirement-related conversations, and expectations for retirement. The results supported the theory that a significant life event, such as retiring, disrupts the long established interactive patterns that transmit information about personal self worth. Both the quantity and quality of interactions influenced individual perceptions of the retirement lifestyle. The size and composition of individual communication networks influenced both attitudes about the self and about retirement. A disquieting finding was that the individuals who were more satisfied with their jobs were less satisfied with retirement, possibly because their self-concepts were more intimately bound to their jobs. (RL)

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"The Role of Interpersonal Processes in Adjusting to Retirement"

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While some persons approach retirement with vigor and optimism, others face the impending event with hostility, or at best, passivity. It is clear that one's work, for the vast majority of people, is a central life interest, intimately and intricately bound to one's conception of one's self, and one's self worth. In our society, work is pervasive. From early life on, we are identified by what we do. Children can't wait to work outside the home; it is part of the rite of passage to adulthood. And, apparently, gainful employment, whatever its nature, is the indelible mark which keeps assuring us of that passage. It embeds us in a viable social structure; allows us to stand in relation to others; and confirms us as do-ers, contributors. It doesn't matter that we like the job; the sense of stability and productivity which it provides more than compensates for whatever distaste the job may entail.

It isn't any wonder, then, that retirement, particularly mandatory retirement, receives a mixed review from all segments of the populace. It carries with it negative overtones and undertones, half-truths and multitudinous fears. If there is one thing that seems to be true of retirement it is this: most people prefer not to talk about it, but just to endure it. Clearly, retirement marks a significant passage, a transition, which requires a rethinking not only of who the individual is, but a realignment of role relationships, and a renewed definition of productivity.

It is not just that one loses a job at retirement, the organization fills many basic needs for the majority of people. The company provides organization and structure to one's day as well by providing a set of goals

and tasks which are tied to the accomplishment of one's job. It is through the accomplishment of these incremental tasks that the individual derives satisfaction and achievement. That is, the individual confirms himself/herself, and is confirmed (or affirmed) through the interpersonal network of the work environment.

We are identified in our minds as well as by others in terms of how we earn a living. Occupational roles provide the opportunity for an individual to become part of an on-going collegial group; to interact with those who constitute their work environment. As a member of the work group, the individual has the opportunity to communicate with others, participate in social activities, gain acceptance based on personal merit, and display individual talents. So it is that work provides us with a sense of usefulness as contributing members of society.

By implication, then, the individual who is not working (and even housewives have become homemakers) or cannot work may feel rejected by a society which defines status to a large degree by one's place in the work force. The person who is approaching retirement may feel denied an important component of his/her own feelings of self worth and identity. To reply, "I am retired" when asked "where do you work?" or "what do you do?" may shake centrally held beliefs and values of the individual. When retirement comes a significant information source which has functioned as a support system providing recognition, admiration, assurances, feedback, encouragement, in short, reality testing, is dissolved. The loss of that information can significantly alter the way the individual who is retiring perceives himself/herself; and the way in which the individual believes s/he is being perceived by others. The more major changes in lifestyle which the individual who is retiring introduces into a life-

style, the more stressful the transition to retirement, since there are more support systems altered. For instance, selling the family home and retiring out of the immediate locale can destroy the ongoing support system of neighbors, community membership, friends, club members, church members, etc. Few, if any, retirees sit down and decide which of these networks are crucial to replace.

The role of social interaction in life satisfaction at retirement has been examined by numerous investigators (Maddox, 1963; Adams, 1971; Graney, 1975). Social networks are viewed as support systems through which individuals compensate for the loss of significant social roles. While the degree of individual involvement in viable networks has been studied as a means of slowing detrimental life changes (Palmore and Luikart, 1972), the relationship between levels of social interaction and personal adjustment remains unclear. For instance (Graney, 1975) found a positive relation, while Edwards and Klemmack (1973) could not identify a relationship between the two. Recently, Conner, Powers, and Bultena (1979) used multiple measures of interaction to tap indicators of life satisfaction among the elderly. They found that the quantity of interaction was not crucial to understanding the adaptations to old age. They propose that future research examine the quality and content of interactional exchange in an effort to identify the significance of social encounters in life satisfaction.

The present study makes a first effort to combine qualitative and quantitative indicators as a measure of adjustment to retirement. Based on the symbolic interactionist position that the self is developed relationally, the theoretic rationale offered proposes that we come to understand who we are in relation to the other social objects of our environment, including other persons. (Blumer, 1966; Berger and Luckmann, 1966; Spitzer, Couch

and Stratton, undated manuscript). If the regular, ongoing network of an individual is viewed as a series of multiple dyadic relationships, in which the focal individual is serially involved, then the referent self may be seen emerging through these interpersonal processes. One way to begin exploring the qualitative as well as quantitative components of social interaction is to examine the interpersonal network both structurally and functionally. (McDermott, 1980)

As a first premise, the interpersonal network is viewed as topic specific. This follows directly from current research on significant others. (Woelfel and Haller, 1971) Not all people influence us about the same issues; interpersonal influence is segmented, and while some individuals influence us on multiple issues, in order to get at the range of influence, a topic by topic approach is necessary.

After a social object has been selected, and its relevant attributes designated, the relevant members of the total network who influence the individual must be identified. It is from these individuals, significant others, that the individual learns the relevant criteria for categorizing the social object; they are, as they emerge for any given topic, the individuals through whom interpersonal influence is effected.

Much of the literature on social interaction and life satisfaction deals with the elderly but does not single out significant life passages for investigation. For the purposes of this study, retirement and its relevant attributes constitute the topic under consideration. As Sheehy notes, at retirement people leave the "familiarity of one adult stage for the uncertainty of the next." (Sheehy, 1978) Retirement attitudes may provide an important key to understanding later life adjustments since the transition from work uproots central beliefs and

values the individual holds about him/herself. (Cf Cohn 1978)

As the individual nears retirement or enters into it, the significant others tell him/her how to relate to the retirement, how to make sense of it; how to deal with it; in short, they provide the social expectations for retirement. Borsay's (1976) research indicated that many retirees think people expect them to like retirement, while, for themselves, they see retirement as a way "to make room for younger people in the organization." This suggests that many of the communicated expectations about retirement may be unrealistic, and as such provide the retiree with little concrete information to facilitate the adjustment to retirement. If the individual who is retiring must rely extensively on self-reflexive activity, then it is only by living through the new lifestyle that the retiree develops plans of action for coping. If, coupled with this, what information which is received produces ambiguous or unrealistic expectations about retirement, then, the greater the discrepancy between the reality and the expectations, the more difficult the adjustment to retirement may be.

THE SAMPLE

The study which follows attempts to identify the influence of interpersonal networks on self-concept, attitudes toward work, and attitudes toward retirement. The sample consisted of twenty-four persons, retired and non-retired, all of whom were within approximately eighteen months of their retirement date. All are or were employed by a company whose international headquarters are located in a small midwestern city. Individuals were invited to participate in the research if they attended one of the company's retirement seminars in the last year and/or had retired in the last eighteen months. To preserve anonymity, the company issued the original invitation to participate in the research; the

researcher heard only from those who chose to respond, and that information was not shared with the company. The response rate was approximately fifty percent, including those who responded by a second mailing which was sent only to retirees.

THE METHOD

Participants were scheduled for individual interviews and offered the opportunity of an off-site location. The interview session included both a paper and pencil battery and a taped interview session with standard protocol. Participants completed the Twenty Statements Test (Kuhn and McPartland, 1954), a modified version of the Wisconsin Significant Other Battery (Haller, 1969), Champoux's (1978) semantic differential scales (which were used to elicit attitudes about work as well as about the retirement lifestyle), and a slightly modified version of Neugarten's Life Satisfaction Index (Knapp, 1976), as well as demographic data. The interviews probed the individual's perceptions of retirement, including the areas of retirement which were most favorably and unfavorably perceived, and the types of information the individual had received during the planning stages for retirement.

The individual's network was elicited through a modified version of WISC in which the relevant criteria for a social object are gleaned by examining the intrinsic and extrinsic nature and purpose of the social object. For each of these categories, the individual was asked, "Who have you talked to about....?" The structural network was identified by asking the focal individual to identify the role relationship of each talking partner. The total network size for the topic was available by counting the nonoverlapping talking partners; the range of category membership obtained by counting the number of members of a particular membership group (family, neighbor, colleague, church, bridge partner, etc.)

and tallying membership categories. The functional network was identified as the small network of recurring influence; those significant others who influence the individual on multiple items. (See Table 1)

The topic criteria for the social object, retirement, were gathered through ten interviews with individuals in midlife by asking them to respond to the question, and its probes, "What does retirement mean to you?"

The Twenty Statements Test was scored using the Gordon category scheme. Each response was coded as a member of one or more categories of meaning attached to the self. Ideally, the respondent should code his/her own responses using the category scheme, but this condition is seldom met. Fortunately, the categories are straightforward, and three coders achieved intercoder reliability of .89. Scoring included summing the total of all category mentions as well as the total of all distinct category mentions, regardless of frequency; ratios were obtained for both overlapping and nonoverlapping responses. (See Table 1)

Neugarten's Life Satisfaction Index was scored according to the methods proposed by Wood and used by Knapp (1978). The small sample size (12) for each administration of Champoux's scales appeared to rule out the use of Chronbach's similarity/dissimilarity measures to obtain score profiles for comparing work with retirement lifestyle descriptions. Rather, the mean of scale items across twenty-four responses for each individual for each issue (work, retirement lifestyle) were obtained. In one analysis, discussed below, Champoux's original factor structure of the semantic differential scales was used to build scales for comparing retirees' estimate of the retirement life style with prospective retirees' expectations for their retirement lifestyle.

RESULTS

Self-Concept, Significant Others: Retirees versus the Nonretired

Both subsamples used approximately the same number of Gordon categories to describe themselves. However, the nonoverlapping categories which were used as an index of the range of role relationships, show significant differences. The theory predicts that the more significant others an individual has for social objects, that is, the greater the range of the network, the more alternative ways the individual should have for seeing him/herself. The theory holds for nonretired (Spearman$_r$=.52), but for the retired subsample, the correlation reduced to 0.

For measures of network embeddedness, there are no significant differences between the two subsamples. For both subsamples, the larger the functional network, the more statements the individual asserted about the self; the Spearman$_r$ for the number of overlapping significant others correlated with the total number of Gordon categories used by an individual in the Twenty Statement Test was r_{nr}=.82, r_r=.81. The relation between the total number of categories used by an individual, and the number of nonoverlapping categories, is high and positive for nonretired (Spearman$_r$=.90). For the nonretired the relation between the total number of categories used and the number of overlapping categories is also high and positive (Spearman$_r$=.88). For the retired, these relationships break down. The correlation between total categories used and number of overlapping categories is reduced to .67, using Spearman$_r$. And, for overlapping categories the correlation reduces to .56. For the retirees, the correlation reduces dramatically if the range of role relationships is considered (Spearman$_r$=.37).

There are differences in the choice of categories which respondents use to describe themselves. Seven (58%) among the retired mention their

sex as an identifying characteristic, while 8 (67%) cite their age or use age-related descriptions. Only one (8%) among the nonretired identify themselves by gender; 3 (25%) use age-related terms. Six (50%) of the retired mention the state of their health compared to 3 (25%) of the nonretired. In terms of marital status, 10 (84%) of the retirees mention theirs; 2 (16%) of the nonretired. Finally, 6 (50%) of the nonretired designate themselves in terms of interpersonal skills or a sense of competence; only one third (4) of the retired sample use references which can be coded in these categories. (See Table 2)

Communication Networks

Fully one third of the retired report no contacts from among their working days. This is particularly striking given both the average length of employment ($\bar{x}$=27 years) of the sample, and the embeddedness of the company within the community structure. Interestingly, when asked what they missed most about work, or most anticipated missing, 22 of the respondents (92 per cent) indicated it would be the daily contact with their colleagues. While the number of significant others for retired and working people is almost identical (152 for the nonretired; 150 for the retired) the distribution of significant others is different. The chi square for differences in distribution of significant others for family and work contacts is 11.1 (df=2, $>$.05). Examination of this distribution reveals that company employee contacts are replaced by increased family contacts, friends (who are nonemployee contacts), and service contacts (from hairdresser to lawyer). (See Table 3)

Similarly, in looking at the functional network of overlapping influence, there do not appear to be significant differences in number influencing each focal individual, but the distribution among membership

categories is altered. While the nonretired have functional networks which contain many work-related contacts (27 per cent), only five per cent of work-related contacts appear in the embedded networks of retired folk, and this despite their relatively short period of retirement. (See Table 4)

QUALITY AND QUANTITY OF RETIREMENT-RELATED CONVERSATIONS

There was not a single person among the total sample who had not done some talking about the financial aspects of retirement. Half of them (12) mentioned the company's retirement seminar as an impetus to this discussion. For at least two (8%) people, the seminar let them see the financial feasibility of retiring. Half (12) voiced concern over the effects of inflation and the uncertain economic future on their retirement lifestyle.

Only four (17%) of the total sample had done serious planning (other than financial) for their retirement. One individual reported changing his daily patterns several months before retirement so as to prepare himself and his wife for the adjustment to his retirement. Five (41 per cent) of the retired and three (25 per cent) of the nonretired reported receiving encouragement from their retired friends to retire.

Beyond this, however, the kind of information gleaned about retirement was scarce. Two retired people (16%) when asked if they like retirement, responded by saying, "You're supposed to like retirement, aren't you?"

On the eight retirement-related questions three (25 per cent) of the retired and four (thirty-three per cent) of the nonretired had talked to someone about each of the eight retirement-related issues. Seventeen (71 per cent) of the respondents had not talked to anyone about the nature or purpose of retirement. The amount of retirement talk predicted the individual's attitude toward retirement. ($x^2=4.52$, df=2, $>.05$) See Table 5.

Expectations for Retirement

The differing vantage point of assessing one's retirement lifestyle before retirement and during retirement produces different evaluations. The evaluations of work and retirement lifestyle were based on Champoux's semantic differential items. Retired people were asked to evaluate their last job as well as their retirement lifestyle; the nonretired were asked to evaluate their current job and to anticipate their retirement lifestyle. The latter was designed to get at the expectations which prospective retirees have about their own retirement. Retired people view their last job slightly more positively than working people view their present job. ($\bar{x}_r$=5.12 vs. $\bar{x}_{nr}$=5.02) Retired people view retirement less positively than they did their last job, and less positively than those still working. The mean rating for the retired evaluating their retirement lifestyle was 5.02; for the nonretired, 5.29. Using the factor structure identified by Champoux in his sample, differences between retired and nonretired evaluations of the retirement lifestyle were examined. It was only the first factor structure which revealed significant differences between the two groups. See Table 6. ($\bar{x}_{nr}$=6.56, $\bar{x}_r$=4.48; $t=3.03 > df=22, > .05$)

It is particularly the issue of productivity that is worth examining. Regardless of their job level, exempt or non exempt, individuals view their job as productive. ($\bar{x}_r$=6.46, $\bar{x}_{nr}$=6.33) Nonretired folk anticipate that while less productive, their retirement will still be productive. ($\bar{x}$=5.67) Retired people view their retirement lifestyle as considerably less productive. ($\bar{x}$=3.77) This, despite the fact that six (50%) of those retired hold some sort of job for pay. The results presented here are supported by the interview protocols with the retired. A key issue which appeared to divide work from retirement revolved around the feeling of making a

contribution. Most of those who had retired were affected in some way by the mandatory retirement at age sixty-five (although the law had changed, many had begun initiating retirement before its passage). The general consensus appeared to be that it is good that you are encouraged to pursue some leisure for yourself, but bad that the company determines whether you can still make a contribution. At least four (33%) of the retired people in the sample still maintain some affiliation with the company. Among the nonretired, most said that they would still retire by age sixty-five, but at least one person acknowledged that s/he would probably not get around to retiring now that the company policy had changed.

Related to the issue of productivity is the individual's overall assessment of his/her job compared to his/her overall assessment of a retirement lifestyle. The more an individual likes(d) his/her job, the less the individual enjoys or anticipates enjoying retirement. Conversely, the less an individual enjoys(ied) his/her job, the more positive the evaluation of the retirement lifestyle. (x^2_r=4.91, df=2, >.05)

DISCUSSION

The theory suggests that a significant life event, like retiring, disrupts the long established interactive patterns through which information which affirms the individual's sense of self worth is transmitted. Disrupting the ongoing communication networks is believed to alter the individual's sense of self. The pervasiveness of work suggests that the loss of that network affects individuals in two major ways: a recurring source of affirmation through others is cut off; and, a major source of self-reflexive activity is denied. The individual no longer sees him/herself or is seen by others behaving in "productive" ways.

Despite the limited sample size, the study supports the above observations. Examination of the Twenty Statements Test for both retired and nonretired suggests that for the retired there are fewer uses of overlapping categories. The presence of overlapping categories was taken as an index of the individual's sense of a core self. That is, a small number of recurring categories would suggest some of the more stable components of the self concept. As anticipated, this occurs for the nonretired. However, for the retired, the lack of overlapping categories suggests that the stable elements of the self concept may also be in flux; it may be that the retired individual is trying on new "roles" in an effort to establish a new identity as part of the transition to retirement.

The present research demonstrates that both the quantity and quality of interaction influence the individual's perception of the retirement lifestyle. More information needs to be gathered from both the focal individual and significant others about the kind of information exchanged about retirement. This seems particularly urgent since the data seem to suggest that the expectations for retirement among the nonretired may be unrealistically high. It may be that individuals are not doing enough of the "right" kind of talking about retirement, planning for the loss of the support group located in the work environment, and locating alternatives to maintain the sense of productivity offered by the job. It seems that the expectations among the nonretired are high, rather than the retireds' views of retirement being unrealistically low, since the retired who participated in the research frequently mentioned, when asked their reasons for participating in the research, their own satisfaction with retirement. Furthermore, there is a moderate correlation between the length of retirement and evaluation of the retirement lifestyle. The

shorter the retirement, the more positive the evaluation of the retirement lifestyle (Pearson r=.40). Finally, Neugarten's Life Satisfaction Index shows that the retired are more satisfied with their present life than the nonretired. (x^2= 5.96, df=2,>.05) The explanation of unrealistically high expectations offers one way of resolving what otherwise would appear to be contradictory evidence between an individual's overall satisfaction and satisfaction with retirement lifestyle.

If the individuals in the sample are accurate in reporting their conversations about retirement with others, the single most frequent thing they hear is that retirement frees them from the structure and routing of the organization. It is not surprising, therefore, that 22 (92%) persons in the sample mention structure and routine and time clocks as the things they will miss least about work. At the same time, six of the nonretired (50%) fear not having a reason to get up in the morning once they quit work. Not surprisingly, the retired people see their day as less structured than work was ($\bar{x}$=4.62 vs. 2.92), and as less structured than the nonretired anticipate their day being ($\bar{x}$=4.62 vs. 3.75). None of the retired mentioned the lack of structure as a negative factor in retirement during the taped interviews. It may be that there is a relationship between the lack of structure which the retired feel about their day, and the lack of purpose which they also experience.

Perhaps, talking about how to structure the day with a sense of purpose is an area that retirement workshops need to tackle.

The theoretical framework appears to offer a fruitful line of research among the elderly. It suggests that the quantity and quality of talk influence the individual's perception of self, the size and composition

of one's network influence both attitudes about the self and about retirement. What is disquieting about the research results is that the more satisfied individuals were with their job, the less satisfied they were with retirement. It may be that their self concept was more intimately bound up with their job, i.e., the range of their role relationships was more limited, and hence, they had fewer internal resources to call on at retirement. A larger sample which could be studied from before retirement, and into retirement seems a necessary next step. Ideally, this sample could be compared with another sample over the same time frame, but not drawn from among individuals who are anticipating retirement.

Table 1

Relevant Operations

Range of an individual's role relationships (based on Twenty Statements Test to which Gordon Category System is applied)	$\frac{\text{\# of separate categories used by individual}}{\text{total number of categories used}}$
Core self	$\frac{\text{\# of overlapping category mentions}}{\text{total \# of categories used}}$
Network size	Total number of membership categories mentioned by individual identifying role relationships of talking partners
Network embeddedness	$\frac{\text{\# of significant others who influence two or more questions}}{\text{total number of significant others}}$
Individual's attitude toward work/attitude toward retirement lifestyle (present or anticipated)	Mean score obtained across twenty-four scale items for each individual on each set of judgments; if individual mean is above the sample median, then individual is viewed as having a positive attitude
Group's attitudes toward work/ toward retirement	Mean score for each group on each item obtained
Amount of talk about retirement-related issues	# of responses on WISC for which at least one talking partner is identified

Table 2

Differences in Choice of Categories Between Retired/NonRetired (Twenty Statements Test; Gordon Category System Applied)

Category	NonRetired (12)	Retired (12)
Marital Status	2	10
Body/Health	3	6
Gender	1	7
Age	3	8
Interpersonal Skills	6	4
Sense of Competence	6	4

Table 3

Significant Others by Membership Category
(Network Range)

Category	NonRetired	Retired
Family	44	55
Church	0	5
Friends	42	52
Company Contacts	47	18
Neighbors	10	5
Service Contacts	6	12
Activity/Bridge, Golf, etc.	3	3
Total Number of Significant Others Mentioned	152	150

Table 4

Distribution of Significant Others
Influencing More than One Item on WISC
(Network Embeddedness/Functional Network)

Category	NonRetired	Retired
Family	24	30
Friends	13	18
Company Contacts	15	3
Neighbors	4	1
	56/152	52/150

Table 5

# of Questions Left Blank on WISC
(Index of Talk about Retirement)*

	0-2	3-5
Above group mean on attitude toward retirement	14	2
Below group mean on attitude toward retirement	4	4

$x^2=4.52$, df=2, $>.05$

*Results include both retired and nonretired

Table 6

Semantic Differential Items as They Factored for Champoux's Sample

I * +	II	III	IV	V
routine/varied	disorderly/orderly	sociable/unsociable	secluded/open	formal/informal
simple/complex	impulsive/deliberate	cheerful/sad	cooperative/competitive	flexible/inflexible
uncreative/creative	vague/precise	friendly/unfriendly		structured/unstructured
monotonous/challenging	certain/uncertain	pleasant/unpleasant		
attentive/inattentive				
stable/changeable				
exciting/dull				
skilled/unskilled				
active/passive				
interesting/boring				
productive/nonproductive				

*In Champoux's work, this factor accounted for sixty-five percent of the variance in work-related attitudes

+In this study, the responses of the two subsamples (retired, nonretired) on the items on this factor were summed and subjected to t-test for differences ($t=3.03$, $df=22$, $>.05$)

Table 7

Work-Retirement Relationship

	+ Median on Retirement Attitudes	- Median on Retirement Attitudes	
- Median on Work Attitude	9	2	11
+ Median on Work Attitude	4	9	13
	13	11	

$x^2=4.91$, df=2, .05

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